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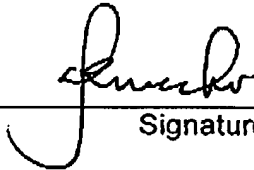
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Attached to this cover-sheet please find the following documents:

1. Amendment (14 pages)

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Application Ser. No. 09/498,944

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Warnock et al

Docket No.: EBRY0001

Serial No: 09/498,944

Art Unit: 3621

Filed: February 4, 2000

Examiner: Nancy Le

Title: Method and Apparatus for Improved Information Transactions

Date: 22 November 2005

Commissioner for Patents
Mail Stop - Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT IN RESPONSE TO OFFICE ACTION

Sir:

This is in response to the Office Action, dated 23 September 2005, for the above-identified patent application. A list of replacement claims is enclosed herein.

Remarks begins on page 2 of this paper.

Replacement Claims begins on page 3 of this paper.

Applicant does not believe that filing of this response will incur additional fees. However, the Commissioner is authorized to charge any fees due to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862.